### **FLOODPROOFING**

There are different ways to protect a building from flood damage:

- Watertight seals applied to brick and block walls protect against low-level flooding.
- Elevate utilities such as furnaces and water heaters to a raised platform.
- Many homes, even those outside of the floodplain, have sewers that may back up into a basement during heavy rain. A plug or standpipe can stop this if the water doesn't rise more than one or two feet deep.

#### **BUILDING REPAIRS & IMPROVEMENTS**

If the cost of changes to a building in the 100-year floodplain - or the cost to repair damage (from any cause) - exceeds 50% of the market value of the building (excluding land value), the National Flood Insurance Program requires that the entire structure must be made to comply with current floodplain management standards in order for the new work to be approved. This requirement affects reconstruction, exterior and interior remodeling, rehabilitation and additions.

**Important!** The cost of proposed improvements to a building will be added to the cost of previous improvements that have been documented by building permits, and compared to the market value to determine if the work will exceed 50% of the structure's value.

An application for a permit must be made <u>prior</u> to starting any work. Contact the Building Inspector at (920) 322-3570 for information regarding floodplain requirements for your property.

## City of Fond du Lac



Community Development Dept: (920) 322-3440 Building Inspection: (920) 322-3570

City Engineering: (920) 322-3470

### DRAINAGE PROBLEMS

The topography of the City of Fond du Lac is primarily flat which can cause drainage issues throughout the community. As time passes, erosion and the addition of plants and fill to a lot can sometimes disrupt the proper flow of water. If standing water persists for more than 4 or 5 days, consult the City Engineering Division to see what assistance might be available.

A permit is required for the addition of fill to a yard. Depending on the circumstances, a drainage plan prepared by a professional Land Surveyor or Engineer may be necessary.

As simple as it may sound, keeping ditches and streams free of debris can dramatically improve the run-off capacity of low-lying areas and greatly reduce the blockage that may contribute to flooding. It is illegal to dump materials into a waterway or drainage course and violators may be fined.

## City of Fond du Lac



CITY OF FOND DU LAC 160 S Macy Street Fond du Lac, WI 54935 www.fdl.wi.gov

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#### **FLOOD INSURANCE**

What you should know...

- Flood losses are not typically covered under renter and homeowner insurance policies.
- Because the City of Fond du Lac participates in the National Flood Insurance Program (NFIP), property owners and tenants can purchase flood insurance.
- Flood insurance is required for a federally regulated mortgage or a loan on property in a Special Flood Hazard Area. Flood insurance is optional – but available - to a property that is not mortgaged.
- There is a 30-day waiting period before flood insurance goes into effect, so don't delay!

# **FLOOD SAFETY**

The National Weather Service issues outlooks, watches and warnings to keep residents and local officials informed about potential weather events. Tune into NOAA weather radio, commercial radio or television.

Flooding can often be predicted in advance, giving ample warning for preparation. The National Weather Service classifies two types of floods - those that develop and crest over a period of six hours or more and those that crest more quickly (flash floods).

Flash floods occur from surface runoff as a result of intense rainfall. Flash flooding is unpredictable and is a particular concern in Fond du Lac because the topographic profile of the city is generally flat. In the event of a flash flood due to a large rain event, you may have only hours to execute your plan.

#### OUTDOORS

**Do not walk through flowing water.** Drowning is the number one cause of flood deaths. Current can be deceptive; six inches of moving water can knock you off your feet.

**Do not drive through a flooded area.** Do not drive around road barriers - the road or bridge may be washed out.

Stay away from power lines and wires. The number two flood killer is electrocution. Electrical current can travel through water.

#### INDOORS

Turn off the electricity if your building is flooded. Some appliances (such as televisions) can shock even after they have been unplugged.

**Watch for animals.** Small animals that have been flooded from their homes may seek shelter in yours. Use a pole or stick to move items and scare away animals.

**Look before you step.** The ground is covered with debris after a flood. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles or open flames.

**Carbon monoxide exhaust kills.** Use a generator or other gasoline-powered machine *outdoors*. Cook with charcoal *outdoors*.

Clean everything that got wet. Flood waters have picked up sewage and chemicals from many sources. When in doubt, throw it out!

# **FLOOD HAZARD AREAS**

The common term for flooding is *floodplain* and *100-year flood*. The area of the 100-year floodplain is called a *Special Flood Hazard Area*, which is a level of high risk. In high risk areas, there is at least a one-in-four chance of flooding during a 30-year mortgage. In moderate-to-low risk areas, the risk of being flooded is reduced but not completely removed.

Summer storms in 2008 provide the most recent evidence of flooding in Fond du Lac. Using visual inspection, documented reports and other credible sources, it is estimated that about 20 percent of the city was flooded in the June 2008 weather event.

As a public service the City of Fond du Lac provides the following information:

- Property location in relation to a Special Flood Hazard Area as shown on the current Flood Insurance Rate Map (FIRM).
- Flood insurance data for a site, such as the FIRM zone and the base flood elevation.
- Information regarding the mandatory purchase of flood insurance for properties in a Special Flood Hazard Area.
- Property elevation certificates for building permits issued after April 17, 2012.
- Letters of Map Amendment (LOMA) or Letters of Map Revision (LOMR) approved by FEMA.